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In re the Application of:

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Kevin COLLERAN et al.

Serial No.:

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Art Unit:

3693

Filed:

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PATEL, Jagdish

For:

SYSTEM AND METHOD FOR ELECTRONIC CONSENT AND DELIVERY

OF FINANCIAL AND/OR OTHER TRANSACTION-RELATED

INFORMATION

RESPONSE TO NON-FINAL OFFICE ACTION

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U.S. Patent and Trademark Office Customer Window, Mail Stop Amendment Randolph Building Alexandria, VA 22314

Sir:

In response to the final Office Action mailed October 6, 2006, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks.

Amendment: to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Remarks beg in on page 7 of this paper.